

## **EXHIBIT 1**

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1                   IN THE UNITED STATES DISTRICT COURT  
2                   FOR THE NORTHERN DISTRICT OF ILLINOIS  
3                   EASTERN DIVISION

4  
5                   SAMUEL KATZ, individually         )  
6                   and on behalf of all others         )  
7                   similarly situated,                 )  
8                   )  
9                   Plaintiffs,                         ) Case No. 1:22-cv-05277  
10                  )  
11                  )  
12                  v.  
13                  )  
14                  )  
15                  ALLIED FIRST BANK, SB, et         )  
16                  al.,                                 )  
17                  )  
18                  Defendants.                         )  
19                  )  
20                  

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21                   VIDEOCONFERENCE DEPOSITION OF  
22                   CRAIG MATTSON

23                  May 7, 2025  
24                  9:23 a.m.  
25                  ZOOM VIDEOCONFERENCE DEPOSITION

REPORTED BY: RICHAEAL M. SILVIA, RMR, CRR, CRCR  
Arizona CR No. 51017  
New Mexico CR No. 554

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1 The following proceedings were taken pursuant  
2 to the Federal Rules of Civil Procedure.

3 CRAIG MATTSON,

4 having been first duly sworn to state the whole truth,  
5 testified as follows:

6 MR. POLANSKY: All right. Anthony, usual  
7 stipulations?

8 MR. PARONICH: Yes, confirmed.

9 MR. POLANSKY: Okay. Great.

10 EXAMINATION

11 BY MR. POLANSKY:

12 Q. Good morning, Mr. Mattson. My name is  
13 Kevin Polansky, and I represent Allied First in a  
14 lawsuit filed by Samuel Katz. You've been subpoenaed  
15 here to give testimony; is that correct?

16 A. Yes.

17 Q. And the subpoena was served at 6820 East  
18 Valley Vista Lane, Paradise Valley, Arizona; is that  
19 right?

20 A. Correct.

21 O. Is that your current home location?

22 A. It is.

23 Q. Okay. In the subpoena there was a request  
24 for documents. Did you do a search for the documents  
25 requested in the subpoena?

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1           Q.    Okay.  Without -- you mentioned earlier that  
2 while working for Allied First, you said you had some  
3 side businesses?

4           A.    When I worked at Allied First, yes.

5           Q.    Was one of those called Suncovia?

6           A.    No.

7           Q.    Have you ever heard of Suncovia?

8           A.    Yeah, I started Suncovia after I left Allied.

9           Q.    And when did you start Suncovia?

10          A.    December of 2022.

11          Q.    Okay.  And what is Suncovia?

12          A.    It's a solar company.

13          Q.    Okay.  As part of that solar company, did you  
14 purchase leads from sources?

15          A.    Yes, we -- yes.

16          Q.    Was there any mix between Suncovia and Allied  
17 First with respect to leads?

18          A.    No.

19          Q.    So the loads -- the leads that you purchased  
20 for Suncovia were distinct from those you purchased for  
21 Allied First?

22          A.    Yes.  It's a solar lead not a mortgage lead.  
23 So they're never, never the same.

24          Q.    Have you heard of Diamond Select Lead Group?

25          A.    Yes.

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1 Q. What is that?

2 A. It was a telemarketing company that I had  
3 that generated leads for mortgage.

4 Q. And who owned that company?

5 A. I did.

6 Q. And it was specifically for mortgage leads?

7 A. Yes.

8 Q. And when did you start that company?

9 A. I'm not sure. Seven or eight years ago,  
10 maybe.

11 Q. Is it still in business?

12 A. No. It's no longer in business as of, I  
13 don't know -- I want to say 12 months ago or so.

14 Q. Twelve months? Okay.

15 A. Or longer, maybe 12 or 15 months ago.

16 Q. Okay. And when -- when you were working at  
17 Allied First, was there any -- any mix between Allied  
18 First and Diamond Select?

19 A. No. We were not really using it, no.

20 Q. Did Allied First ever purchase leads from  
21 Diamond Select?

22 A. Yes.

23 Q. And was there any sort of contract  
24 relationship between the parties?

25 A. No.

1           A. I don't recall.

2           Q. Okay. Do you recall anything about those  
3 conversations?

4           A. Yeah, I mean, I know that there was a couple  
5 conversations where I -- I think this was my first time  
6 ever doing business with them, and I said, "Hey,  
7 these -- these leads are not good." Like, you're  
8 just -- some of them -- some of them were just -- we  
9 weren't taking many applications, I remember that. It  
10 wasn't a very high-quality lead, I wasn't very happy  
11 about that. I remember that at the time but that's it.

12          Q. Okay. And what was your role at Allied First  
13 during the campaign? Was it to generate the leads for  
14 the loan officers?

15          A. Yes.

16          Q. Okay. You personally didn't initiate any  
17 calls, did you?

18          A. No.

19          Q. Okay. What about did you follow up on any  
20 calls to consumers?

21          A. If there was a consumer complaint or  
22 something, I would -- I would get involved.

23          Q. Okay. For this warm transfer campaign from  
24 Consumer Nsight, did DSLG assist in tracking any of the  
25 calls?

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1           A. No. I don't believe so, no.

2           Q. Was DSLG compensated for tracking any of the  
3 calls?

4           A. No.

5           Q. Okay. Did DSLG make any follow-up calls with  
6 respect to any warm transfers from Consumer Nsight?

7           A. I don't believe so, no.

8           Q. Okay. Did you ever personally speak to  
9 Mr. Katz himself or --

10          A. I don't believe I did, no.

11          Q. Okay. Did anyone from Allied First ever call  
12 Mr. Katz directly?

13          A. Not that I'm aware of.

14          Q. Okay. Just a couple more follow-up  
15 questions. So to confirm, you hired Consumer Nsight  
16 yourself; is that right?

17          A. Yes, with approval of the bank, yes.

18          Q. And you managed the scope of that  
19 relationship with Consumer Nsight?

20          A. I did, yes.

21          Q. You did not direct Consumer Nsight on how to  
22 provide leads; is that right?

23          A. Correct.

24          Q. And you did not control how Consumer Nsight  
25 procured those leads, right?

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A C K N O W L E D G E M E N T

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I, CRAIG MATTSON, certify  
that I have read the transcript of my  
testimony taken under oath on May 7,  
2025, and that the transcript is a  
true, complete and correct record of  
what was asked, answered and said  
during this deposition, and that the  
answers on the record as given by me  
are true and correct.

14

15

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CRAIG MATTSON

17

Signed and subscribed to  
before me, this day  
of , 20 .

21

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Notary Public

23

24

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1                   CERTIFICATE OF REPORTERS  
23       STATE OF ARIZONA                   )  
4    )  
5    ss.

6       CITY AND COUNTY OF PIMA           )

7    I, RICHAEAL M. SILVIA, Registered Merit  
8    Reporter, Certified Realtime Reporter, and Certified  
9    Reporter in the State of Arizona, do hereby certify  
10   that the foregoing deposition was taken before me in  
11   the County of Pima, State of Arizona; that an oath or  
12   affirmation was duly administered by me to the witness,  
13   CRAIG MATTSON, pursuant to A.R.S. 41-324(B); that the  
14   questions propounded to the witness and the answers of  
15   the witness thereto were taken down by me in shorthand  
16   and thereafter reduced to typewriting; that the  
17   transcript is a full, true and accurate record of the  
18   proceeding, all done to the best of my skill and  
19   ability; that the preparation, production and  
20   distribution of the transcript and copies of the  
21   transcript comply with the Arizona Revised Statutes and  
22   in ACJA 7-206(F)(3); ACJA 7-206 J(1)(g)(1) and (2); and  
23   ACJA 7-206 J(3)(b).24   The witness herein, CRAIG MATTSON, requested  
25   review and signature.26   I FURTHER CERTIFY that I am in no way related  
27   to any of the parties nor am I in any way interested in  
28   the outcome hereof.29   IN WITNESS WHEREOF, I have set my hand in my  
30   office in the County of Pima, State of Arizona, this  
31   21st day of May 2025.32   33   Richard M. Silvia, RMR, CRR, CRCR  
34   Arizona CR No. 51017